# **CHESHIRE**





## **KEY FINDINGS**

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4%

of housing is subsidized

12%

of households rent their home

17%

of housing units are in multifamily buildings

# Affordability

14%

of households spend between 30% and 50% of their income on housing 7%

of households spend more than half of their income on housing \$27.06

the hourly wage needed to afford a 2-bedroom apartment

# **Population**

43

the median age of residents

19%

of residents are people of color (BIPOC)

-12%

projected population change from 2020 to 2040

# HOW TO READ THIS REPORT

Throughout this report, a series of graphs like the one below are used to show how **Cheshire** compares to **other towns** in the state on a variety of measures.



# ABOUT THE HOUSING DATA PROFILES

The Partnership for Strong Communities' Housing Data Profiles are a free resource to help Connecticut residents, developers, legislators, municipal officials, and others make data-informed decisions. Profiles are available for every town and county in the state. To learn more, please visit **pschousing.org** or **housingprofiles.pschousing.org** to view the interactive version of the profiles.

### **DATA NOTES**

Data comes from the 2014-2018 American Community Survey unless stated otherwise. Percentages may differ slightly or not sum to exactly 100% due to rounding.

SINGLE-FAMILY HOMES AS PERCENT OF ALL HOMES

83%

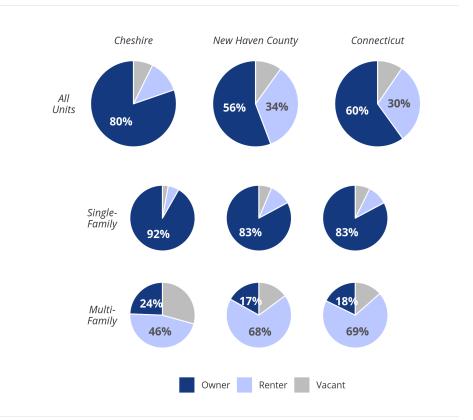


PERCENT OF ALL HOMES OCCUPIED BY OWNERS

80%

Overall, 64% of Connecticut's occupied housing stock is comprised of single-family housing, while 35% is multifamily housing (2+ units in structure). Most single-family homes are occupied by homeowners, while most multifamily units are occupied by renters.

In Cheshire, 83% of occupied homes are single-family, and 17% are multifamily. Owners live in 92% of Cheshire's 9,106 single-family homes, and renters live in 46% of its 1,861 multifamily homes.



CHANGE IN BUILDING PERMITS, 1990-2017

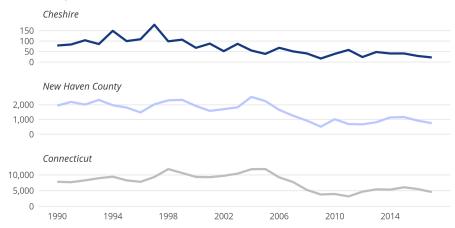
-72%

Growth is slow in the state, which has seen a 42% decrease in building permits between 1990 and 2017.

In Cheshire, there were 79 building permits issued in 1990, compared to 22 issued in 2017, representing a 72% decrease.

## Number of building permits per year, 1990-2017

Note: y axis varies between locations



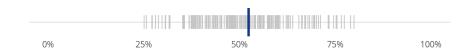
Source: Connecticut Department of Economic and Community Development



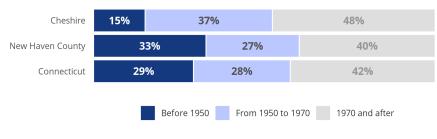
**UNITS BUILT BEFORE 1970** 

**52%** 

Older homes are prone to falling into disrepair, and often carry environmental risks such as lead paint. An aging housing stock can be a sign of poor housing quality.



## Age of units



SPENDING ON ENERGY AS PERCENT OF TOTAL INCOME

3.0%

Households that use electricity spend 3.3% of their income on energy (3.0% for fuel oil/coal and 2.5% for gas).

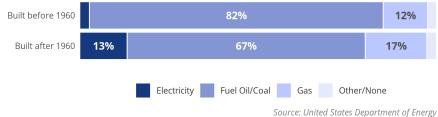
AFFORDABLE HOMES AS A SHARE OF ALL HOUSING UNITS

4%

The CT Department of Housing calculates the percentage of affordable units in a municipality annually for the Affordable Housing Appeals List. Affordable units are units that are subsidized below market-rate through programs like Housing Choice Vouchers or CHFA/USDA mortgages.

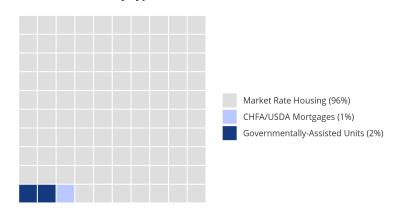
Of the 10,424 total units in Cheshire. 394 are considered to be affordable.

## Units by age and fuel type





## Affordable units by type



Source: Connecticut Department of Housing



PEOPLE BURDENED BY COST OF HOUSING

21%

Households that are cost-burdened spend more than 30% of their income on housing. Severely cost-burdened spend more than 50% on housing.



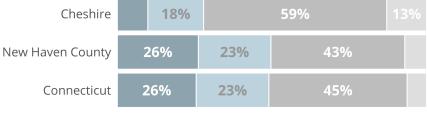
RENTERS BURDENED BY COST OF HOUSING

41%

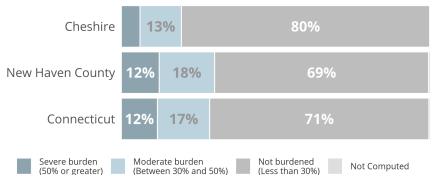
**OWNERS** BURDENED BY COST OF HOUSING

20%

# Housing cost burden for renters



# Housing cost burden for owners



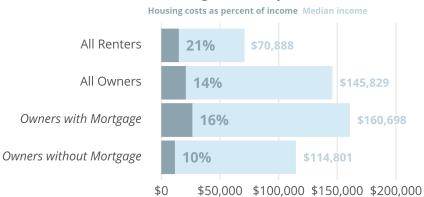
**RENTERS'** HOUSING COSTS AS PERCENT OF INCOME

21%

**OWNERS'** HOUSING COSTS AS PERCENT OF INCOME

14%

# Housing costs as percent of income



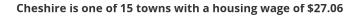


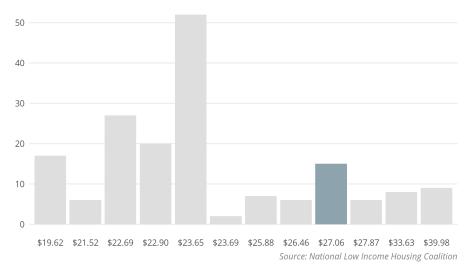
HOUSING WAGE

\$27.06

Each year, the National Low Income Housing Coalition calculates the "housing wage," the hourly wage needed to afford a two-bedroom rental home without paying more than 30% of income on housing.

Cheshire is included in the New Haven-Meriden HMFA. Cheshire's housing wage is higher than the state housing wage of \$26.42.



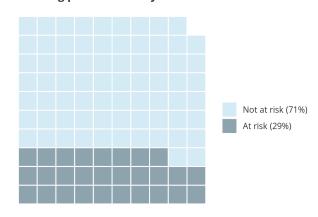


HOUSING PRESERVATION UNITS

29%

Cheshire has 168 federally assisted housing units, of which 29% are at risk of loss within the next 5 years.

## Housing preservation by risk



Source: National Housing Preservation Database



TOTAL POPULATION

29,208

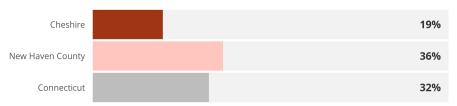


PEOPLE OF COLOR

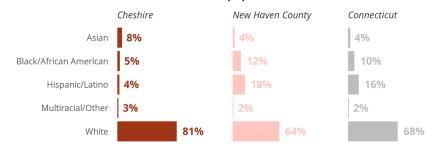
19%

Connecticut population is becoming increasingly diverse, but the BIPOC population is concentrated in certain municipalities, especially Connecticut's cities. In Cheshire, 19% of residents are BIPOC, while 81% are white.

### Cheshire is less diverse than Connecticut



# The largest race/ethnicity group in Cheshire is White at 81% of the population



MEDIAN AGE

43

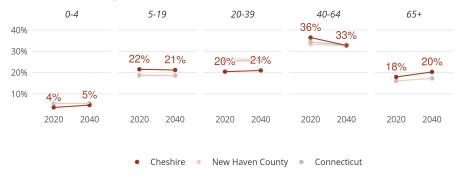


POPULATION CHANGE, 2020 TO 2040

-12%

In the next twenty years, Cheshire's population is projected to shrink from 28,257 to 24,860.

# People age 0-4 are projected to grow the most in the next 20 years in Cheshire

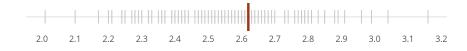


Source: Connecticut Data Center

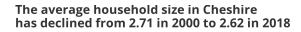


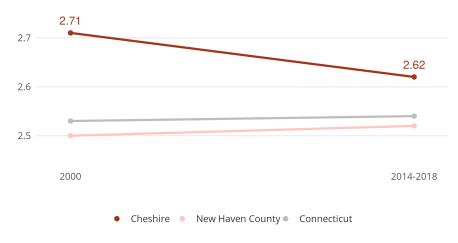
AVERAGE HOUSEHOLD SIZE

2.62



The average household size in Cheshire has declined between 2000 and 2018.

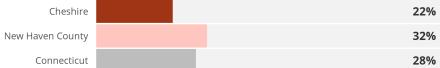




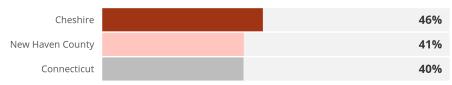
Understanding who lives in our towns provides insight into the housing and service needs for each community such as accessibility, transportation, child care, and education. Compared to Connecticut, Cheshire has more households with someone older than 60 and fewer households with school-age children.

# Household types as a percent of total





## Households with someone older than 60



#### Households with someone under 18

